

Fig. 1

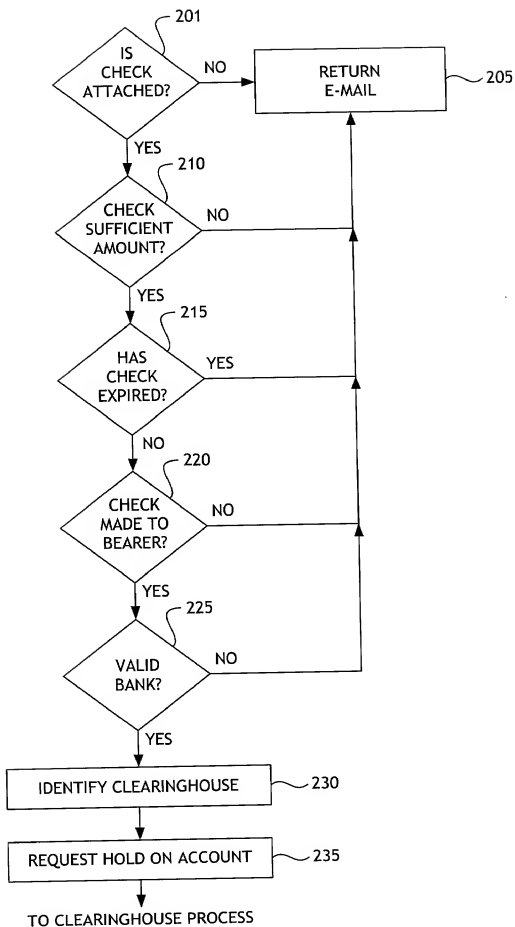


Fig. 2

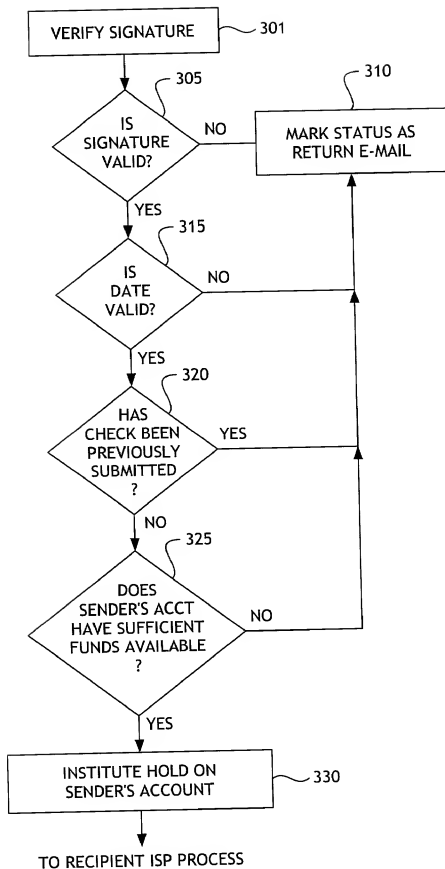


Fig. 3

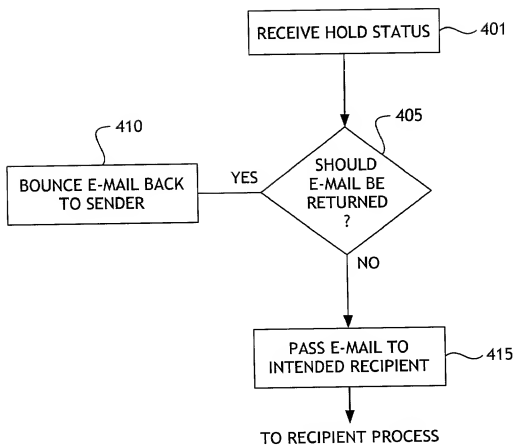


Fig. 4

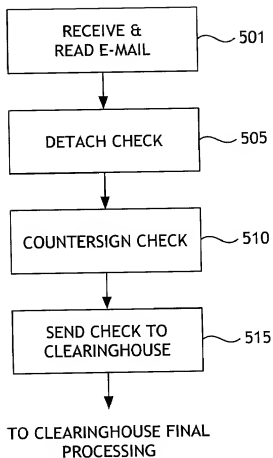


Fig. 5

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graph TD
    601{IS "HOLD" ACTIVE?} -- NO --> 605[RETURN E-MAIL]
    601 -- YES --> 610{ARE SIGNATURE AND COUNTERSIGNATURE VALID?}
    610 -- NO --> 605
    610 -- YES --> 615{REQUESTED TO CONVERT "HOLD" TO TRANSFER?}
    615 -- YES --> 620[TRANSFER VALUE]
    615 -- NO --> 630{HAS HOLD TIME EXPIRED?}
    630 -- YES --> 640[RELEASE HOLD]
    630 -- NO --> 635[CONTINUE HOLD]
    625{REQUESTED TO RELEASE HOLD?} -- YES --> 645[RELEASE HOLD]
    625 -- NO --> 630

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Fig. 6

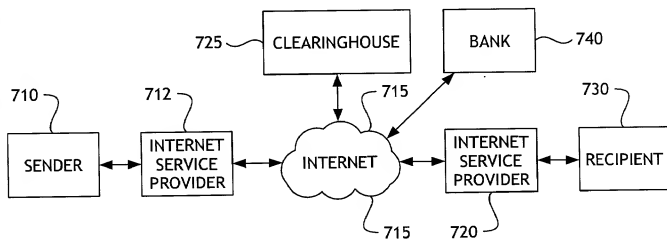


Fig. 7

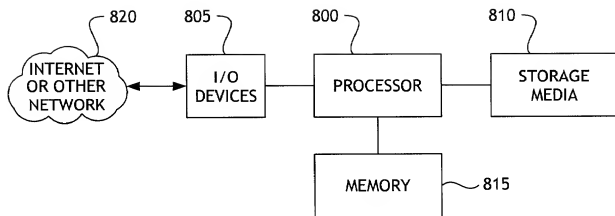


Fig. 8

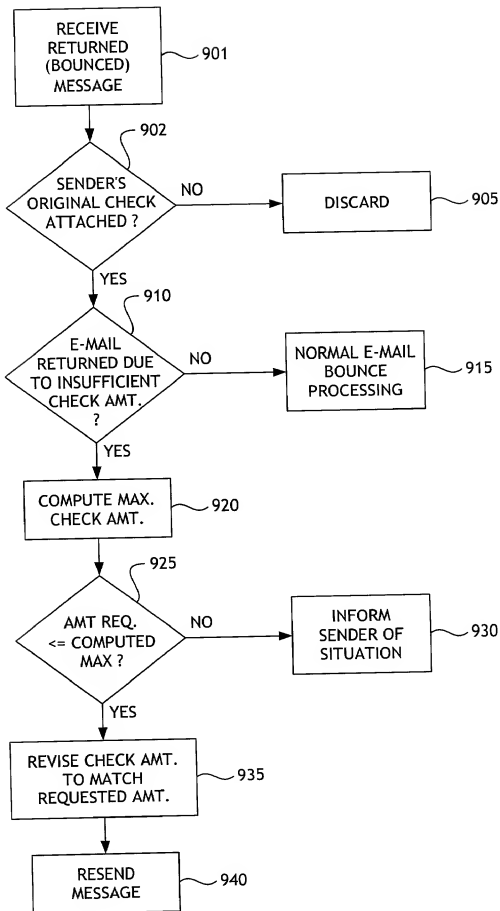


Fig. 9